

NCMB Chapter 13 Plan (1/1/20)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

Fill in this information to identify your case:

Debtor 1:	Sandra	Jean	Murdock
	First Name	Middle Name	Last Name
Debtor 2:	Sandra	Jean	Murdock
(Spouse, if filing)	First Name	Middle Name	Last Name
Case Number:			
(If known)			
SSN# Debtor 1: XXX-XX-	xxx-xx-9688		
SSN# Debtor 2: XXX-XX-			

☐ Check if this is an amended plan, and list below the sections of the plan that have changed.

CHAPTER 13 PLAN

Section 1: Notices.

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on this form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with Local Rules and judicial rulings may not be confirmable. *You must check each box that applies in § 1.1 and 1.3 below. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.*

1.1	A limit on the amount of a secured claim, set out in Section 4, which may result in a partial payment or no payment at all to the secured creditor.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase money security interest will be done by separate motion or adversary proceeding.		<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions set out in Section 9	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You will need to file a proof of claim in order to be paid under any plan. Official notice will be sent to Creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and information regarding the filing of proofs of claim.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least seven days before the date set for the hearing on confirmation. You will receive notification from the Bankruptcy Court of the date set for the hearing on confirmation. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

Section 2: Payments.

2.1 Plan length. The applicable commitment period is:

☒ 36 Months

☐ 60 Months

2.2 Payments. The Debtor will make payments to the Trustee as follows:

\$1,232.00 per **Month** for **60** month(s)

Additional payments **NONE**

The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed. If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to pay creditors as specified in this plan.

2.3 Liquidation value.

- a. ☒ The amount that allowed priority and non-priority unsecured claims would receive if assets were liquidated in a Chapter 7 case, after allowable exemptions, is estimated to be \$ 0.00.
- b. ☐ Classes of unsecured claims are established, if necessary, based on liquidation value requirements as follows:
- Class ____ - Allowed unsecured claims of ____ with a liquidation value requirement of \$ ____.
- Class ____ - Allowed unsecured claims of ____ with a liquidation value requirement of \$ ____.
- Class ____ - Allowed joint unsecured claims of ____ with a liquidation value requirement of \$ ____.
- c. ☐ Due to liquidation value requirements, interest at ____ per annum will be paid to allowed priority and non-priority unsecured claims as provided below:
- ☐ Interest to all allowed priority and non-priority unsecured claims.
- ☐ Interest to allowed priority and non-priority claims in Class ____.

Section 3: Fees and Priority Claims.

3.1 Attorney fees.

- ☒ The Attorney for the Debtor will be paid the presumptive base fee of \$ 4,500.00. The Attorney has received \$ 0.00 from the Debtor pre-petition and the remainder of the fee will be paid monthly by the Trustee as funds are available.
- ☐ The Attorney for the Debtor will be paid a reduced fee of \$ _____. The Attorney has received \$ _____ from the Debtor pre-petition and the remainder of the fee will be paid monthly by the Trustee as funds are available.
- ☐ The Attorney for the Debtor will file an application for approval of a fee in lieu of the base fee.

3.2 Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

3.3 Priority Domestic Support Obligations ("DSO").

- a. ☒ None. If none is checked, the rest of Section 3.3 need not be completed or reproduced.

3.4 Other priority claims to be paid by Trustee.

- a. ☐ None. If none is checked, the rest of Section 3.4 need not be completed or reproduced.
- b. ☒ To Be Paid by Trustee

Creditor	Estimated Priority Claim
Hoke County Tax Department	\$0.00
Internal Revenue Service	\$0.00
NC Department of Revenue	\$0.00

Section 4: Secured Claims.

4.1 Real Property – Claims secured solely by Debtor's principal residence.

- a. ☐ None. If none is checked, the rest of Section 4.1 need not be completed or reproduced.
- b. ☒ Maintenance of payments and cure of default.

Installment payments on the claims listed below will be maintained and any arrearage will be paid in full. Proofs of claim should reflect arrearage amounts through the petition date. For claims being paid by the Trustee, the Trustee will commence disbursements of installment payments the month after confirmation. Any filed arrearage claim will be adjusted to include post-petition installment payments through the month of confirmation.

Amounts stated on a filed proof of claim, and as adjusted to include post-petition payments through the month of confirmation, will control over any contrary amounts listed below for the installment payment and the arrearage. Additionally, the Trustee will adjust the installment payment in accordance with any Notice of Mortgage Payment Change filed under Bankruptcy Rule 3002.1.

The Trustee is authorized to pay any post-petition fee, expense, or charge for which notice is filed under Bankruptcy Rule 3002.1 if no objection is filed to such fee, expense, or charge.

Creditor	Address of Residence	Current Y/N	Installment Payment	Estimated Arrearage Amount on Petition Date	If Current, Indicate by Debtor or Trustee
Rushmore Loan Management Services	314 Doc Brown Road Raeford, NC 28376 Hoke County value is tax value	N	\$712.33	\$5,152.39	Trustee

c. ☐ Claims to be paid in full by Trustee.

Creditor	Address of Residence	Estimated Claim	Monthly Payment	Monthly Escrow Payment	Interest Rate
-NONE-					

d. ☐ Request for valuation to treat claims as secured to the value of the property and any amount in excess as unsecured. *This will be effective only if the applicable box in Section 1.1. of this plan is checked.*

Creditor	Address of Residence	Value of Residence	Amount of Claims Senior to Creditor's Claim	Amount of Secured Claim	Monthly Payment to Creditor	Interest Rate
-NONE-						

4.2 Real Property – Claims secured by real property other than by Debtor's principal residence AND claims secured by Debtor's principal residence and additional collateral.

a. ☒ None. If none is checked, the rest of Section 4.2 need not be completed or reproduced.

4.3 Personal property secured claims.

a. ☐ None. If none is checked, the rest of Section 4.3 need not be completed and reproduced.

b. ☒ Claims secured by personal property to be paid in full.

Creditor	Collateral	Estimated Claim	Monthly Payment	Interest Rate	Adequate Protection Payment	Number of Adequate Protection Payments
J. Miller Properties	6 x 10 ft. Dog Kennel	\$2,400.00	\$46.00	5.25%		

c. ☐ Claims secured by personal property excluded from 11 U.S.C. § 506 being either (i) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for personal use of the Debtor, or (ii) incurred within one (1) year of the petition date and secured by a purchase money security interest in any other thing of value. The filed claim must include documentation to show exclusion from 11 U.S.C. § 506 in order to be paid in full.

Creditor	Collateral	Estimated Claim	Monthly Payment	Interest Rate	Adequate Protection Payment	Number of Adequate Protection Payments
-NONE-						

- d. ☒ Request for valuation to treat claims as secured to the value of the collateral and any amount in excess as unsecured. *This will be effective only if the applicable box in Section 1.1 of this plan is checked.*

Creditor	Estimated Amount of Total Claim	Collateral	Value of Collateral	Amount of Claims Senior to Creditor's Claim	Amount of Secured Claim	Monthly Payment	Interest Rate	Adequate Protection Payment	Number of Adequate Protection Payments
Bridgecrest Credit Company, LLC	\$17,500.00	2008 Jeep Grand Cherokee Laredo V6	\$6,772.50	\$0.00	\$6,772.50	\$140.00	5.25%	\$75.00	5

- e. ☐ Maintenance of payments and cure of default.

Installment payments on the claims listed below will be maintained and any arrearage will be paid in full. Proofs of claim should reflect arrearage through the petition date. For claims being paid by the Trustee, the Trustee will commence disbursements of installment payments the month after confirmation and any filed arrearage claims will be adjusted accordingly. Amounts stated on a proof of claim as adjusted to include post-petition payments through the month of confirmation, will control over any contrary amounts listed below for the installment payment and the arrearage.

Creditor	Collateral	Installment Payment	Estimated Arrearage Amount on Petition Date	Pre-Confirmation Adequate Protection Payments
-NONE-				

The Debtor requests that the Court determine the value of the secured claims listed as set forth in Sections 4.1.d, 4.2.d, and 4.3.d as applicable. For each non-governmental secured claim listed above, the Debtor states that the value of the secured claim should be set out in the column headed *Amount of Secured Claim*. For secured claims of governmental units only, unless otherwise ordered by the Court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed above. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated above.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Section 6 of this plan. If the amount of a creditor's secured claim is listed above as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Section 6 of this plan. Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in Section 4.

The holder of any claim listed in Section 4 as having value in the column headed *Amount of Secured Claim* will retain the lien on the property interest of the Debtor or the estate until the earlier of:

- (a) payment of the underlying debt determined under non-bankruptcy law, or
- (b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Section 5: Collateral to be Surrendered.

- a. ☒ None. If none is checked, the rest of Section 5 need not be completed or reproduced.

Section 6: Nonpriority Unsecured Claims.

6.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims will be paid pro rata with payments to commence after priority unsecured claims are paid in full. There is no requirement for a distribution to nonpriority unsecured claims except as provided in Section 2.3 or 6.

- a. ☒ The minimum sum of \$ 0 will be paid pro rata to nonpriority unsecured claims due to the following:

☒ Disposable Income

☐ Other

- b. ☐ Allowed non-priority unsecured claims will be paid in full with interest at ____% per annum due to all disposable income not being applied to the plan payment.

6.2 Separately classified nonpriority unsecured claims.

- a. ☒ None. If none is checked, the rest of Section 6.2 need not be completed or reproduced.

Section 7: Executory Contracts and Unexpired Leases.

- a. ☒ None. If none is checked, the rest of Section 7 need not be completed or reproduced.

Section 8: Local Standard Provisions.

- 8.1
- a. The Trustee shall collect and disburse payments in accordance with the plan.
 - b. Proofs of claim must be filed to receive disbursements pursuant to the plan. Any claim to be paid as secured must contain evidence of a properly perfected lien on property of the estate. If a claim is listed as secured and the creditor files an unsecured claim, the claim will be treated as unsecured.
 - c. Any creditor holding an allowed secured claim and to whom the Debtor is surrendering property under the order confirming plan is granted relief from the automatic stay as to the property and relief from any co-debtor stay so the creditor may obtain possession and liquidate the property. Any net proceeds, after payment of liens and costs of liquidation, are to be forwarded to the Trustee.
 - d. All payments being made by the Trustee on any claim secured by real or personal property shall terminate upon the lifting of the automatic stay with respect to the affected property.
 - e. Notwithstanding the allowance of a claim as secured, all rights under Title 11 to avoid liens or transfers are reserved and confirmation of the plan is without res judicata effect as to any action to avoid a lien or transfer.
 - f. Notwithstanding 11 U.S.C. § 1327(b), all property of the estate as specified by 11 U.S.C. §§ 541 and 1306 shall continue to be property of the estate following confirmation until the earlier of discharge, dismissal, or conversion of the case.
 - g. Confirmation of the plan shall not prejudice the right of the Debtor or Trustee to object to any claim.
 - h. The Debtor must promptly report to the Trustee and must amend the petition schedules to reflect any significant increases in income and any substantial acquisitions of property such as inheritance, gift of real or personal property, or lottery winnings.
- 8.2 THE FOLLOWING ADDITIONAL PROVISIONS ARE APPLICABLE TO THE HOLDER OR SERVICER ("HOLDER") OF A CLAIM SECURED BY A DEED OF TRUST, A MORTGAGE OR SECURITY INTEREST IN REAL PROPERTY, OR A MOBILE HOME THAT IS THE DEBTOR'S PRINCIPAL RESIDENCE:
- a. The Holder, upon confirmation, is precluded from imposing late charges or other default related fees based solely on pre-confirmation default.
 - b. If the Trustee is disbursing ongoing monthly installment payments, the Holder must apply each ongoing payment to the month in which the payment is designated.
 - c. For any loan with an escrow account, the Holder must prepare and must send an escrow analysis annually to the Debtor, the Trustee and the Debtor's attorney. The first escrow analysis must be filed with the proof of claim in accordance with Bankruptcy Rule 3002.1. The escrow analysis should not include any amounts that were included or should have been included in the arrearage claim.
 - d. The Holder shall continue to send monthly statements to the Debtor in the same manner as existed pre-petition and such statements will not be deemed a violation of the automatic stay.
 - e. The Holder is required, upon request, to provide account information to the Trustee within 21 days of the request and failure to provide a timely response may result in an order requiring the Holder to appear and show cause as to why Holder should not be sanctioned for failure to comply.
 - f. Nothing herein shall modify Holder's responsibilities under Bankruptcy Rule 3002.1.

- g. Unless the Court orders otherwise, an order granting a discharge in the case shall be a determination that all pre-petition and post-petition defaults have been cured and the account is current and reinstated on the original payment schedule under the note and security agreement as if no default had ever occurred.
- h. PENALTY FOR FAILURE OF HOLDER TO COMPLY WITH THE REQUIREMENTS OUTLINED IN BANKRUPTCY RULE 3002.1.
Without limitation to the Court's authority to afford other relief, any willful failure of the Holder to credit payments in the manner required by Bankruptcy Rule 3002.1 or any act by the creditor following the entry of discharge to charge or collect any amount incurred or assessed prior to the filing of the Chapter 13 Petition or during the pendency of the Chapter 13 case that was not authorized by the order confirming plan or approved by the Court after proper notice, may be found by the Court to constitute contempt of Court and to be a violation of 11 U.S.C. § 524(i) and the injunction under 11 U.S.C. § 524(a)(2).

Section 9: Nonstandard Plan Provisions.

- a. ☒ None. If none is checked, the rest of Section 9 need not be completed or reproduced.

By filing this document, the Debtor(s), if not represented by an Attorney, or the Attorney for Debtor(s) certify(ies) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in NCMB Chapter 13 Plan, other than any nonstandard provisions included in Section 9.

Signature(s):

If the Debtor(s) do not have an Attorney, the Debtor(s) must sign below; otherwise the Debtor(s) signatures are optional. The Attorney for the Debtor(s), if any, must sign below.

X /s/ Sandra Jean Murdock
Sandra Jean Murdock
Signature of Debtor 1

X _____
Signature of Debtor 2

Executed on July 8, 2021
mm/dd/yyyy

Executed on _____
mm/dd/yyyy

/s/ Brandi L. Richardson
Brandi L. Richardson 38699
Signature of Attorney for Debtor(s)

Date: July 8, 2021

Address: **PO Box 840**
Reidsville, NC 27323
Telephone: **336-348-1241**
State Bar No: **38699 NC**

UNITED STATES BANKRUPTCY COURT
Middle District of North Carolina

In re: Sandra Jean Murdock)	Case No.
)	
314 Doc Brown Road)	
(address))	
Raeford NC 28376-0000)	CHAPTER 13 PLAN
SS# XXX-XX- xxx-xx-9688)	
SS# XXX-XX- _____)	
)	
Debtor(s))	

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the plan was served by first class mail, postage prepaid , to the following parties at their respective addresses:

Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402

Richard M. Hutson, II
Chapter 13 Trustee
Durham Division
Post Office Box 3613
Durham, NC 27702-3613

Account Resolution Services
1643 North Harrison Parkway, Building H
Suite 100
Fort Lauderdale, FL 33323

Adam R. Wilk
Legum & Wilk PLLC
10615 Judicial Drive, #303
Fairfax, VA 22030

Advanced Radiology PA
PO Box 64580
Bel Air, MD 21014

Akron Billing Center
3585 Ridge Park Drive
Akron, OH 44333

Alexandria Vaneck Co. LPA
5640 Southwyck Blvd, Suite 101
Toledo, OH 43614

Alliant Capital Management- HDH
c/o Weinstein & Riley, PS
2001 Western Avenue, Ste 400
Seattle, WA 98121

Allstate Insurance
PO Box 12055
Roanoke, VA 24018

Amcol Systems
PO Box 21625
Columbia, SC 29221

AmerAssist AR Solutions
1105 Schrock Road, Suite 502
Columbus, OH 43229

American Education Services
PO Box 2461
Harrisburg, PA 17105

American InfoSource

PO Box 248838

Oklahoma City, OK 73124

American Medical Collection Agency

4 Westchester Plaza, Building 4

Elmsford, NY 10523

Amerifinancial Solutions

PO Box 602570

Charlotte, NC 28260

AR Resources Inc.

3107 Spring Glen Rd. Suite 21

Jacksonville, FL 32207

Attorney General of the United States

US Department of Justice

950 Pennsylvania Avenue NW

Washington, DC 20530-0001

Baltimore City DHCD

Rehabilitation Service

417 E. Fayette Street, 14th Floor

Baltimore, MD 21202

Baltimore Gas & Electric Co.

PO Box 1475

Baltimore, MD 21201

BGE

PO Box 1475

Baltimore, MD 21203

BGE Home Products & Services

PO Box 43720

Baltimore, MD 21236

Bloom & Associates

PO Box 42826

Baltimore, MD 21284

Bridgecrest Credit Company, LLC

Attn: Officer/Managing Agent

7300 E. Hampton Avenue, Suite 101

Mesa, AZ 85209-3324

Bridgecrest Credit Company, LLC

PO Box 29018

Phoenix, AZ 85038

Business Revenue Systems

2419 Spy Run Avenue

Fort Wayne, IN 46805

BWW Law Group

6003 Executive Blvd., Suite 101

Baltimore, MD 21213

Caliber Home Loans

PO Box 24610

Oklahoma City, OK 73124

Cape fear Orthopaedic Center

4140 Fern Creek Drive, Suite 801

Fayetteville, NC 28314

Capital One

PO Box 30285

Salt Lake City, UT 84130

Caton Emergency Physicians

900 Caton Avenue

Baltimore, MD 21229

Caton Emergency Physicians

PO Box 7937

Philadelphia, PA 19101

Celtic Bank Corp.

268 S. State Street, Suite 300

Salt Lake City, UT 84111

Central Maryland Cardiology

PO Box 43130

Nottingham, MD 21236

CEP America LLC

900 S. Caton Avenue

Baltimore, MD 21229

Chase Receivables

755 Baywood Drive, Suite 208

Petaluma, CA 94954

Chesapeake Cardiovascular

PO Box 417232

Boston, MA 02241

Chesapeake Urology Associates

25 Crossroads Drive, Suite 306

Owings Mills, MD 21117

City of Baltimore Public Works

200 Holiday Street, #404

Baltimore, MD 21202

CNAC of Glen Burnie

10 8th Avenue NW

Glen Burnie, MD 21061

Comcast Cable

One Comcast Center

Philadelphia, PA 19103

Convergent Outsourcing, Inc.

PO Box 9004

Renton, WA 98057

Credit Acceptance

Attn: Officer/Managing Agent

25505 W. 12 Mile Road

Southfield, MI 48034-1846

Credit Bureau of Greensboro

PO Box 26140

Greensboro, NC 27402

Credit Collection Service

Two Wells Avenue

Newton Center, MA 02459

Credit Management, LP

4200 International Parkway

Carrollton, TX 75007

Credit One Bank

PO Box 98873

Las Vegas, NV 89193

Credit One Bank

PO Box 98873

Las Vegas, NV 89193

D and J Sales Company LLC

301 Saint Paul Street

Baltimore, MD 21202

Distict Court of MD for Baltimore City

501 E. Fayette Street

Baltimore, MD 21202

Downtown Baltimore Surgery Center

8 W. West Street

Baltimore, MD 21230

Drs. Schrieber & Kelsey, LLC

301 Saint Paul Place

Mcauley Tower, Suite 500

Baltimore, MD 21202

ECMC

PO Box 75906

Saint Paul, MN 55175

ECMC

PO Box 16408

Saint Paul, MN 55116

Emergency Physician Assoc. MD

PO Box 1109

Minneapolis, MN 55440

Emergency Physician Assoc. of MD

5601 Loch Raven Blvd.

Baltimore, MD 21239

EOS CCA

700 Longwater Drive

Norwell, MA 02061

Expresscare of Bel Air

1505 E. Churchville Road

Bel Air, MD 21014

Farmers Insurance

406 Eastern Blvd.

Essex, MD 21221

Fedloan Servicing

PO Box 69184

Harrisburg, PA 17106

First Guaranty Mortgage Corporation

Rushmore Loan Management Services

PO Box 55004

Irvine, CA 92619

First Health of the Carolinas

PO Box 3000

Pinehurst, NC 28374

First Health Surgical Specialists

921 S. Long Drive

Rockingham, NC 28379

First Premier Bank

3820 N. Louise Avenue

Sioux Falls, SD 57107-0145

FirstPoint Collection Resources, Inc.

PO Box 26140

Greensboro, NC 27402-6140

Good Samaritan Hospital

PO Box 631152

Baltimore, MD 21263

Good Samaritan Radiology & Pathology

PO Box 986

Baltimore, MD 21263

GSH Professional Services

PO Box 418249

Boston, MA 02241

Harbor Hospital

3001 S. Hanover Street

Johnston Prof. Bldg, Suite 300

Brooklyn, MD 21225

Harris & Harris Ltd.

111 West Jackson Blvd, Suite 400

Chicago, IL 60604

Healthcare Revenue Recovery Group

PO Box 459080

Hoke County Tax Department

PO Box 217

Raeford, NC 28376

Huntington Debt Holdings

1965 Sheridan Drive

Buffalo, NY 14223

Hutchens Law Firm

PO Box 2505

Fayetteville, NC 28302

IC Systems Collections

PO Box 64378

Saint Paul, MN 55164

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
2303 Meadowview Road
Insolvency, Mail Stop 9
Greensboro, NC 27407

J. Miller Properties
PO Box 111561
Memphis, TN 38111

J. Miller Properties, LLC
c/o Hagwood and Tipton, P.C.
PO Box 726
Paris, TN 38242

Jefferson Capital Systems LLC
PO Box 7999
Saint Cloud, MN 56302-4617

Johns Hopkins Bayview Medical
4940 Eastern Avenue
Baltimore, MD 21224

Johns Hopkins Community Physicians
Clare Brennen
3910 Keswick Road, Suite 3300
Baltimore, MD 21211

Johns Hopkins Health System
PO Box 417714
Boston, MA 02241

Johns Hopkins Medicine
251 Bayview Blvd.
Baltimore, MD 21224

Johns Hopkins Pharmaquip
PO Box 118479
Boston, MA 02241

Johns Hopkins University
Clinical Practice Association
PO Box 64896
Baltimore, MD 21264

LabCorp
PO Box 2240
Burlington, NC 27216

LVNV Funding LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603

Mayor and City Council of Baltimore
Department of Finance
Abel Wolman Bldg, 200 Holiday Street
Baltimore, MD 21202

MB ROI
85 Prescott Street, Suite 402
Worcester, MA 01605

MECU
1 South Street
Baltimore, MD 21202

Medicredit Corp.
PO Box 1629
Maryland Heights, MO 63043

Medstar Gastroenterology Services
5601 Loch Raven Blvd.
Smyth Bldg, Suite 208
Baltimore, MD 21239

Medstar Orthopaedics
PO Box 418829
Boston, MA 02241

Medstar Physicians Group
10980 Grantchester Way
Columbia, MD 21049

Medstar Radiology & Pathology
12 Medstar Boulevard
Bel Air, MD 21015

Mercy Anesthesia Associates
341 N. Calvert Street
Baltimore, MD 21202

Mercy Health Services
PO Box 3495
Toledo, OH 43607

Mercy Medical Center
822 Guilford Avenue, PMB 250
Baltimore, MD 21202

Mercy Medical Center
PO Box 64733
Baltimore, MD 21264

Midland Funding LLC
PO Box 2011
Warren, MI 48090

Midland Funding, LLC
Midland Credit Management, Agent
PO Box 2011
Warren, MI 48090

Montgomery Ward
3650 Milwaukee Street
Madison, WI 53714

Municipal Employees Credit Union
One South Street, 14th Floor
Baltimore, MD 21202

N.C. Department of Justice
Office of the Attorney General
PO Box 629
Raleigh, NC 27602-0629

National Recovery
PO Box 67015
Harrisburg, PA 17106

Nationwide Credit Corporation
PO Box 9156
Alexandria, VA 22304

NC Attorney General
9001 Mail Service Center
Raleigh, NC 27699-9001

NC Department of Revenue
Attn: Reginald S. Hinton, Process Agent
PO Box 25000
Raleigh, NC 27640

NC Department of Revenue Bankruptcy Unit
PO Box 1168
Raleigh, NC 27602

NC Division of Employment Security
PO Box 25903
Raleigh, NC 27611-5903

Nelnet
PO Box 82561
Lincoln, NE 68501

North Calvert Anesthesia Services
341 N. Calvert Street
Baltimore, MD 21202

Patient First
PO Box 758941
Baltimore, MD 21275

Patient First Urgent Care
4929 Campbell Blvd, Suite 125
Nottingham, MD 21236

Penn Credit
PO Box 988
Harrisburg, PA 17108

Pinehurst Anesthesia
35 Memorial Drive
Pinehurst, NC 28374

Pinehurst Medical Clinic
15 Regional Drive
Pinehurst, NC 28374

Pinehurst Radiology
30 Memorial Drive
Pinehurst, NC 28374

Pinehurst Surgical Clinic, PA
PO Box 2000
Pinehurst, NC 28374

Podiatry Associates PA
1 North Main Street
Bel Air, MD 21014

Pro Co
PO Box 2462
Aston, PA 19014

Quest Diagnostics
PO Box 740777
Cincinnati, OH 45274

Quest Diagnostics
PO Box 71303
Philadelphia, PA 19176

RA Rogers, Inc.
PO Box 3302
Crofton, MD 21114

Raeform Eye Clinic
404 South Main Street
Raeford, NC 28376

Receivables Management
7206 Hill Street, Suite 211
Richmond, VA 23235

Receivables Management Systems
PO Box 73810
North Chesterfield, VA 23235

Receivables Outsourcing, Inc.
PO Box 549
Lutherville Timonium, MD 21094

Recovery Management Systems Corp
25 SE 2nd Avenue, Suite 1120
Miami, FL 33131

Rev-1 Solutions
517 US Highway 31 N.
Greenwood, IN 46142

RMCB, Inc.
4 Westchester Plaza, Suite 110
Elmsford, NY 10523

Rushmore Loan Management Services
PO Box 52708
Irvine, CA 92619

Saint Agnes Healthcare
900 Caton Avenue
Baltimore, MD 21229

Sandhills Emergency Physicians
PO Box 3000
Pinehurst, NC 28374

Seterus Inc.
Attn: Bankruptcy Department
PO Box 2206
Grand Rapids, MI 49501-2206

Seton Medial Group
2801 Foster Avenue
Baltimore, MD 21224

Southwest Credit Systems, LP
4120 International Parkway, Suite 1100
Carrollton, TX 75007

St. Paul Place Specialists
315 N. Calvert Street Fl. 2
Baltimore, MD 21202

State Farm Fire & Casualty Company
12222 State Farm Blvd.
Tulsa, OK 74146

State Farm Fire & Casualty Company
Subrogee of Sharon Diggs
112 E. Washington Street, DTB 8
Bloomington, IL 61701

State Farm Fire & Casualty Company
c/o Rathbone Group, LLC
1100 Superior Avenue, E., Suite 1850
Cleveland, OH 44114

State Farm Insurance Co.
c/o Javitch Block & Rathbone
1100 Superior Ave, 19th Floor
Cleveland, OH 44114

State of Maryland
Division of Unemployment Insurance
PO Box 1931
Baltimore, MD 21203

State of Maryland Comptroller
60 West Street, Suite 102
Annapolis, MD 21401

Stoneberry
PO Box 2820
Monroe, WI 53566

Tea Olive, LLC
PO Box 1931
Burlingame, CA 94011

Tempoe, LLC
1750 Elm Street, #1200
Manchester, NH 03104

The Maryland Spine Center
PO Box 549
Lutherville Timonium, MD 21094

Transworld Systems Inc.
507 Prudential Road
Horsham, PA 19044

U.S. Bank Trust
13801 Wireless Way
Oklahoma City, OK 73134

US Asset Management
211 N. Whitfield Street
Pittsburgh, PA 15206

US Attorney- Middle District of NC
Attn: Civil Process Clerk
101 S. Edgeworth Street 4th Floor
Greensboro, NC 27401

Van Ru Credit Corporation
4839 N. Elston Avenue
Chicago, IL 60630

Verizon Wireless Bankruptcy Department

500 Technology Drive, Suite 550

Weldon Spring, MO 63304

Wakefield and Associates

PO Box 441590

Aurora, CO 80044

Wakefield and Associates

PO Box 50250

Knoxville, TN 37950

WebBank/Fingerhunt Advantage

PO Box 1250

Saint Cloud, MN 56395-1250

Zinder Anesthesia Associates

341 Leister Church Road

Westminster, MD 21157

Date July 8, 2021

/s/ Brandi L. Richardson

Brandi L. Richardson 38699